THIS DEED OF APPOINTMENT, made this 6th day of March, 1986, by LINCOLN SERVICE CORPORATION, a corporation organized and existing under the laws of the State of Kentucky.

WHEREAS, on May 17, 1984, Joseph W. Owen and Sherry Lynn
Owen, Borrower(s), executed a Deed of Trust unto Robert J.
Becker and T. Mark Stamm, Trustees, covering property known as
3854 Clay Street, Point of Rocks, Maryland 21777; said Deed of
Trust being recorded among the Land Records of Frederick County
in Liber 1240, Folio 891; and

WHEREAS, the Deed of Trust thus secured a Note in the amount of FIFTY-ONE THOUSAND THREE HUNDRED THIRTY FIVE DOLLARS (\$51,335.00) unto Guaranty Mortgage Corporation; and

WHEREAS, said Deed of Trust has been assigned to Lincoln Service Corporation; and

WHEREAS, the Deed of Trust, pursuant to paragraph 2, page 2 thereof, authorizes the holder of the indebtedness secured by the Deed of Trust, at its option, to remove a trustee or trustee and appoint a successor trustee or successor trustees.

NOW, THEREFORE, by virtue of the authority vested in Lincoln Service Corporation in said Deed of Trust, and holder of the Note, it does hereby appoint ALVIN E. FRIEDMAN and KENNETH J. MacFADYEN, Substitute Trustees, in the place and stead of ROBERT J. BECKER and T. MARK STAMM, with all the powers and authority as set forth and the saferestic Deed of Trust.

APR 25 10 54 AH 86 CHARLES C. KELLER, CLERK

FRIEDMAN,
GLORIOSO, COHEN
AND MACFADYEN, P.A.

GHTH FLOOR - INA BUILDING
BOJ EAST FAYETTE STREET

BALTIMORE, MD 21202

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